

FEB 21 2002
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CLERK OF COURT
NORTHERN DISTRICT OF OHIO
CLEVELAND

JOSEPH D. PALUH PRO PER
19222 MALVERN AVE.
ROCKY RIVER, OH. 44116

UNITED STATES DISTRICT COURT FOR THE
NORTHERN DISTRICT OF OHIO

1:02CV 327

JUDGE O'MALLEY

JOSEPH D. PALUH, PRO PER, 19222
MALVERN AVE., ROCKY RIVER, OHIO
44116,

Plaintiff,

vs.

ZWICKER & ASSOCIATES, P.C, ATTORNEYS
AT LAW, ONE HUNDRED OLD RIVER ROAD,
ANDOVER, MA 01810,
Defendant

Case No.
JOSEPH D. PALUH v. ZWICKER AND
ASSOCIATES

MAG. JUDGE VECCHIARELLI

I have requested from Zwicker and Associates several times a complete accounting of my defaulted student loan with them. I have three times verbally asked for it; on Aug. 24th. 2001 and Jan. 28th. 2002 with my account manager Laura Smart and with Mr. Tessimond an attorney with Zwicker and Associates around Feb. 1st. 2002 and in written form on Nov. 6th. 2001 with service. As of yet I was not provided with any copy of these records. The only type of response given to me was an order to garnish my wages dated Jan. 29th. 2002 without any accord for the provisions of allowing me: 30 days notice prior to the initiation of proceedings, the opportunity to inspect and copy records relating to the debt, to establish a repayment plan of the debt

VIOLATION OF MY RIGHTS UNDER 20 USC

19222 MALVERN AVE.
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1 and a hearing. This is in violation of 20 USC 1095(a) sections; 2, 3, 4 and
2 5. Zwicker and Associates had and is continued to be in violation of 20 USC
3 1095(a). I demand a Summary Bench Trial and Pray For Judgment in the amount
4 of \$100,000 plus cost.

7 Dated this 18th day of February, 2002

8 By Joseph D. Paluh
19222 MALVERN AVE.
9 ROCKY RIVER, OH. 44116
10 JOSEPH D. PALUH PRO PER
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VIOLATION OF MY RIGHTS UNDER 20 USC

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